Amendments to the Claims

1.   (Currently Amended). A method for effectuating an investment comprising:

completing a point-of-sale transaction by a user at a point of sale location using an electronic payment method associated with a purchasing or savings account;

receiving, by a computer, a request to complete ~~an~~ a distinct on-demand investment transaction after completion of the point-of-sale transaction;

identifying, by the computer, investment-preference information associated with the user in response to receiving the request;

wherein the investment-preference information includes the user's purchasing or savings account linked to an investment account, and a predetermined monetary investment amount determined prior to start of the point-of-sale transaction for the on-demand investment; and

causing, by the computer, funds relating to the predetermined monetary investment amount to be transferred from the purchasing or savings account to the investment account.

2.   (Cancelled)

3.   (Cancelled)

4.   (Currently Amended). The method of claim 1, further comprising accumulating a plurality of distinct on-demand investment requests from the use of the electronic payment method to complete on-demand investment transactions until a predetermined completion time.

5.   (Previously Presented). The method of claim 1, further comprising:

comparing an investment total to a user-defined predetermined investment limit;

and canceling transfer of the funds if the transfer of funds will cause the investment total to exceed the user-defined predetermined investment limit.

6.   (Previously Presented). The method of claim 1, further comprising:

comparing a primary-investment total to a primary-investment limit; and

determining a roll-over amount for the request based, at least in part, on the primary investment total and the primary investment limit; and

causing funds equal to the roll-over amount to be transferred to a second investment account.

7.   (Previously Presented). The method of claim 6, wherein transferring the funds comprises adding the roll-over amount to a secondary-investment total.

8.   (Previously Presented). The method of claim 1, wherein the investment-preference information comprises an investment total and a predetermined investment limit.

9.   (Previously Presented). A method for effectuating an investment comprising:

prompting a user at a point-of-sale location, to request that an on-demand investment transaction be performed, after completion of a point of sale transaction;

receiving, by a computer, the request from the user at the point-of-sale location; and

causing, by the computer, funds to be transferred from the user's purchasing or savings account to a linked investment account, wherein the funds equal a predetermined monetary investment amount determined independently of a purchase amount of the point-of-sale transaction, upon receipt of the request from the user.

10.   (Previously Presented). The method of claim 9, wherein the funds are transferred to the investment account from a purchasing account of the user.

11.   (Previously Presented). The method of claim 9, wherein the funds are transferred to the investment account from a source other than a purchasing account of the user.

12.   (Previously Presented). The method of claim 1, further comprising:

        receiving, from the user during the point-of-sale transaction, a request to modify the predetermined monetary investment amount for a subsequent on-demand investment transaction.

13-28 (Cancelled)

29.   (Withdrawn) The method of claim 1, comprising:

        identifying, by the computer, investment-preference information associated with the user in response to receiving the request, wherein the investment-preference information includes the investment account and a second investment account, the investment account and the second investment account being designated by the user;

        the method further comprising:

        attempting to fulfill the request by attempting to contribute the predetermined monetary investment amount to the investment account; and

        automatically contributing at least a portion of the predetermined monetary investment amount to the second investment account, if the attempting to contribute the predetermined monetary investment amount to the investment account fails.

30.   (Previously Presented). A method for effectuating an investment comprising:

        completing a first, point-of-sale transaction by a user at a point of sale location;

receiving, by a computer, a request to conduct a second, separate, on-demand

investment transaction after completion of the first, point-of-sale transaction, wherein the

second, separate, on-demand investment transaction includes a purchasing or savings account of

the user linked to an investment account;

conducting the second, separate investment transaction, by the computer, after

receiving the request, by, at least in part, determining an amount of money to transfer to an

investment account, by the computer; and

transferring the amount of money to the investment account, by the at least one

computer.

31.   (Previously Presented). The method of claim 30, wherein determining the amount of

money comprises:

identifying a predetermined monetary amount associated with the user,

determined prior to start of the point-of-sale transaction.

32.   (Previously Presented). The method of claim 30, wherein determining the amount of

money comprises:

identifying a predetermined monetary calculation formula associated with the

user, the predetermined monetary calculation formula being determined prior to the start of the

point-of sale transaction.

33.   (Previously Presented). The method of claim 1, wherein the purchasing or savings

account includes a credit card account, a checking account, a savings account, or any similar

account from which the user may perform point-of-sale transactions.

34.   (Previously Presented). The method of claim 1, wherein the electronic payment method

includes a credit card, a debit card, an entry of an account number, or any similar electronic

payment method.